| Electronic Acknowledgement Receipt |  |  |  |  |
|------------------------------------|--|--|--|--|
| EFS ID:                            | 1041376  |  |  |  |
| Application Number:                | 09751900   |  |  |  |
| Confirmation Number:               | 9152   |  |  |  |
| Title of Invention:                | Methods and systems for determining roll rates of loans  |  |  |  |
| First Named Inventor:              | Hartley C. Starkman  |  |  |  |
| Correspondence Address:            | John S. Beulick Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600 - St. Louis MO 63102 US 3145215065 |  |  |  |
| Filer:                             | Daniel M. Fitzgerald/Gail Maloney  |  |  |  |
| Filer Authorized By:               | Daniel M. Fitzgerald   |  |  |  |
| Attorney Docket Number:            | 60709-00011  |  |  |  |
| Receipt Date:                      | 08-MAY-2006  |  |  |  |
| Filing Date:                       | 29-DEC-2000  |  |  |  |
| Time Stamp:                        | 16:02:28   |  |  |  |
| Application Type:                  | Utility  |  |  |  |
| International Application Number:  |  |  |  |  |
| Payment information:               |  |  |  |  |

yes

\$120.0

Submitted with Payment

Payment was successfully received in RAM

| RAM confirmation Number | 121    |
|-------------------------|--------|
| Deposit Account         | 012384 |

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

## File Listing:

| Document<br>Number | Document Description                             | File Name     | File Size(Bytes) | Multi<br>Part | Pages |  |  |  |
|--------------------|--|---------------|------------------|---------------|-------|--|--|--|
| 1                  |  | Amendment.pdf | 347091           | yes           | 12    |  |  |  |
|                    | Multipart Description                            |               |                  |               |       |  |  |  |
|                    | Doc Desc   |               | Start            | End           |       |  |  |  |
|                    | Amendment - After Non-Final Rejection            |               | 1                | 1             |       |  |  |  |
|                    | Claims   |               | 2                | 10            |       |  |  |  |
|                    | Applicant Arguments/Remarks Made in an Amendment |               | 11               | 12            |       |  |  |  |
| Warnings:          |  |               |                  |               |       |  |  |  |
| Information:       |  |               |                  |               |       |  |  |  |
| 2                  | Fee Worksheet (PTO-875)                          | fee-info.pdf  | 8144             | no            | 2     |  |  |  |
| Warnings:          |  | 1             |                  |               |       |  |  |  |
| Information:       |  |               |                  |               |       |  |  |  |
|                    | Total Files Size (in bytes): 355235              |               |                  |               |       |  |  |  |

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.